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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
HONORABLE MICHAEL D. KAPLAN

In Re: : CASE NO: 18-24207
JOYCE E. CLARK : CHAPTER 13
Debtor(s) : HEARING DATE: 5/27/20

CERTIFICATION OF DEBTOR

Joyce E. Clark, upon her certification says:

1. I am the debtor in the above matter.
2. I have filed a modified plan to extend my plan pursuant to the CARES act for an additional 63 months.
3. As a result of the corona virus, I have been unable to go to work since I take care of two disabled children whose program was shut down due to the corona virus. I lost approximately \$3500 in March, 2020 and expect to lose money in April, 2020. Also, my expenses for food and utilities have increased since the 2 children are at home now. As a result, I am asking this honorable court to reduce my trustee payments due to the pandemic.
4. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

Dated: 4/6/20

/s/ JOYCE E. CLARK
JOYCE E. CLARK
Debtor